

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: ROBERT E. ZINS	§	Case No. 09-71125
SUSAN P. ZINS	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/24/2009.
- 2) The plan was confirmed on 08/14/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/27/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/02/2009.
- 5) The case was completed on 03/14/2014.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$59,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$21,867.67.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 46,740.00	
Less amount refunded to debtor	\$ 785.50	
NET RECEIPTS		\$ 45,954.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,689.94	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,689.94
Attorney fees paid and disclosed by debtor:	\$ 774.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRIAN A. HART LAW OFFICES	Lgl	3,500.00	3,774.00	3,774.00	3,000.00	0.00
AMERICAN HONDA FINANCE CORP	Uns	0.00	1,998.70	1,998.70	1,998.70	0.00
BMW FINANCIAL SERVICES	Sec	0.00	0.00	0.00	0.00	0.00
BMW FINANCIAL SERVICES	Uns	0.00	1,956.94	1,956.94	1,956.94	0.00
MALCOM S. GERALD & ASSOC.	Uns	0.00	NA	NA	0.00	0.00
ALEXIAN BROTHERS HEALTH	Uns	3,275.00	2,483.00	1,220.71	1,220.71	0.00
ALGONQUIN / LAKE IN THE HILLS	Uns	152.50	NA	NA	0.00	0.00
AMINA M. RAHIM, MD	Uns	158.12	NA	NA	0.00	0.00
ASSOCIATED PATHOLOGY	Uns	295.88	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	10,746.46	10,778.49	10,778.49	10,778.49	0.00
CAPITAL ONE BANK (USA) NA	Uns	8,269.19	9,407.94	9,407.94	9,407.94	0.00
DELL FINANCIAL SERVICES LP	Uns	280.00	356.67	356.67	356.67	0.00
ELK GROVE CARDIOLOGY ASSOC	Uns	56.00	NA	NA	0.00	0.00
ELK GROVE LAB PHYSICIANS	Uns	316.10	NA	NA	0.00	0.00
ELK GROVE RADIOLOGY	Uns	33.47	NA	NA	0.00	0.00
ELMHURST EMERGENCY MED	Uns	50.00	NA	NA	0.00	0.00
ELMHURST MEMORIAL HOSPITAL	Uns	2,514.56	NA	NA	0.00	0.00
FOX VALLEY LABORATORY PHYS	Uns	294.70	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HEMATOLOGY ONCOLOGY ASSOC	Uns	192.38	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	13,695.84	13,251.50	13,251.50	13,251.50	0.00
HSBC CARD SERVICES	Uns	9,807.55	NA	NA	0.00	0.00
IDAPP	Uns	300.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	306.00	179.57	16.19	16.19	0.00
MEA-AEA, LLC	Uns	179.41	NA	NA	0.00	0.00
MEA-SJMC, LLC	Uns	1,311.16	NA	NA	0.00	0.00
RIVER WEST ANESTHESIOLOGY SC	Uns	1,871.84	NA	NA	0.00	0.00
SCHAUMBURG FIRE DEPT	Uns	124.64	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Uns	312.80	NA	NA	0.00	0.00
ST. JOSEPH HOSPITAL	Uns	1,997.32	NA	NA	0.00	0.00
SUPERIOR AIR GROUND AMB	Uns	1,706.86	NA	NA	0.00	0.00
US ONCOLOGY	Uns	192.38	NA	NA	0.00	0.00
WIEJACZKA LAW PC	Uns	551.00	551.00	551.00	551.00	0.00
AMERICAN HONDA FINANCE CORP	Sec	0.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES	Sec	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	726.42	726.42	726.42	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 40,264.56	\$ 40,264.56	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,689.94	
Disbursements to Creditors	\$ 40,264.56	
TOTAL DISBURSEMENTS:		\$ 45,954.50

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/23/2014

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.